

**Table I.B.2 Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	84.6%	30.4%	53.0%	78.6%	97.0%	99.8%	47.3%	97.9%
Industry group **								
Agric., fish., forest.	75.8%	23.0%	44.7%	76.1%	97.6%	99.8%	33.6%	96.9%
Mining and manufacturing	94.2%	36.2%	70.6%	91.4%	99.4%	99.9%	66.7%	99.7%
Construction	75.7%	33.6%	63.4%	87.9%	99.7%	98.6%	55.5%	97.1%
Utilities and transp.	91.0%	34.0%	51.0%	80.7%	100.0%	100.0%	50.9%	99.1%
Wholesale trade	88.9%	40.0%	76.0%	89.4%	99.8%	99.5%	63.8%	99.0%
Fin. svcs. and real estate	92.8%	39.5%	81.3%	95.2%	99.7%	99.8%	57.2%	99.7%
Retail trade	85.8%	22.4%	43.4%	85.7%	98.5%	100.0%	41.8%	99.3%
Professional services	88.7%	37.9%	63.5%	85.3%	97.5%	99.9%	55.7%	98.4%
Other services	73.7%	22.2%	36.1%	62.0%	91.7%	99.6%	33.6%	94.6%
Ownership								
For profit, incorporated	85.0%	31.6%	54.5%	77.6%	96.0%	99.8%	48.8%	97.7%
For profit, unincorporated	74.3%	25.3%	43.7%	75.6%	96.9%	99.4%	39.0%	96.7%
Nonprofit	93.9%	38.4%	65.9%	91.2%	99.6%	99.9%	59.6%	99.6%
Age of firm								
Less than 5 years	48.1%	21.6%	37.4%	63.0%	92.6%	96.9%	31.5%	87.8%
5-9 years	57.6%	25.8%	37.6%	71.0%	88.7%	97.2%	37.7%	87.9%
10-19 years	68.1%	28.6%	54.1%	72.4%	94.8%	99.3%	44.3%	94.1%
20 or more years	93.6%	40.2%	64.8%	86.2%	98.7%	99.9%	60.5%	99.1%
Multi/single status								
2 or more locations	98.8%	48.8%	67.1%	84.8%	98.9%	99.8%	70.1%	99.4%
1 location only	63.4%	30.2%	52.3%	77.3%	94.3%	98.6%	46.2%	92.2%
Percent full-time employees								
Less than 25%	55.3%	6.6%	17.7%	43.2%	85.0%	99.6%	15.0%	91.2%
25-49 %	75.7%	19.6%	38.8%	61.3%	96.6%	99.7%	35.0%	94.4%
50-74 %	79.6%	29.8%	41.8%	68.7%	93.7%	99.7%	38.6%	96.7%
75% or more	90.5%	39.2%	68.4%	90.3%	98.7%	99.8%	60.7%	99.1%
Union presence								
No union employees	81.7%	29.6%	52.7%	78.1%	96.7%	99.7%	46.7%	97.4%
Has union employees	98.5%	60.7%	64.8%	90.4%	99.6%	99.9%	68.8%	99.8%
Percent low-wage employees								
50% or more low-wage	72.3%	13.7%	20.9%	56.8%	90.9%	99.6%	23.6%	94.0%
Less than 50% low-wage	88.1%	35.5%	65.1%	86.1%	98.7%	99.8%	55.5%	98.9%
Percent women employees								
Less than 25%	81.3%	31.4%	62.9%	86.9%	98.4%	99.7%	53.8%	98.2%
25-49 %	89.6%	35.8%	55.4%	82.4%	96.9%	99.9%	51.7%	98.6%
50-74 %	86.5%	33.1%	46.8%	71.8%	95.7%	99.8%	44.2%	97.6%
75% or more	80.5%	23.3%	44.4%	71.6%	97.0%	99.7%	38.6%	97.3%
Percent age 50 or older employees								
Less than 25%	78.6%	30.4%	47.2%	71.9%	94.7%	99.6%	44.6%	96.1%
25-49 %	93.3%	30.3%	61.8%	88.3%	99.1%	99.9%	55.9%	99.3%
50-74 %	82.0%	34.8%	63.1%	87.2%	97.9%	99.6%	51.9%	97.9%
75% or more	54.0%	25.3%	55.0%	75.3%	97.3%	99.6%	33.8%	97.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.24%	0.84%	1.20%	0.84%	0.58%	0.05%	0.62%	0.19%
Industry group **								
Agric., fish., forest.	4.27%	5.49%	10.87%	8.24%	1.86%	0.21%	5.05%	1.44%
Mining and manufacturing	0.48%	4.04%	3.64%	1.76%	0.52%	0.06%	2.29%	0.17%
Construction	1.39%	2.88%	3.63%	2.68%	0.19%	0.99%	1.91%	1.25%
Utilities and transp.	0.98%	5.43%	6.86%	4.71%	0.00%	0.00%	3.87%	0.42%
Wholesale trade	1.01%	3.83%	4.10%	2.50%	0.16%	0.51%	2.52%	0.51%
Fin. svcs. and real estate	0.47%	3.09%	3.96%	1.50%	0.15%	0.10%	2.39%	0.10%
Retail trade	0.82%	2.16%	3.64%	2.16%	0.64%	0.03%	1.87%	0.17%
Professional services	0.39%	1.64%	2.10%	1.32%	0.64%	0.08%	1.19%	0.23%
Other services	0.78%	1.49%	2.22%	1.87%	2.15%	0.16%	1.17%	0.70%
Ownership								
For profit, incorporated	0.32%	1.06%	1.41%	1.05%	0.93%	0.06%	0.76%	0.25%
For profit, unincorporated	0.82%	1.52%	2.81%	1.97%	0.86%	0.26%	1.36%	0.51%
Nonprofit	0.36%	3.02%	3.49%	1.50%	0.19%	0.04%	1.95%	0.13%
Age of firm								
Less than 5 years	1.64%	1.72%	3.43%	3.29%	3.63%	2.75%	1.62%	2.60%
5-9 years	1.68%	2.01%	2.95%	2.64%	5.16%	1.90%	1.63%	2.89%
10-19 years	1.04%	1.56%	2.24%	1.91%	1.71%	0.61%	1.23%	1.03%
20 or more years	0.18%	1.51%	1.69%	0.97%	0.26%	0.04%	0.93%	0.11%
Multi/single status								
2 or more locations	0.10%	9.06%	4.08%	1.68%	0.21%	0.05%	2.36%	0.08%
1 location only	0.59%	0.84%	1.24%	0.96%	1.33%	0.86%	0.64%	0.86%
Percent full-time employees								
Less than 25%	1.47%	1.08%	2.35%	3.27%	3.16%	0.14%	1.20%	1.14%
25-49 %	1.25%	2.76%	3.72%	3.15%	1.36%	0.31%	2.06%	0.92%
50-74 %	0.97%	2.15%	3.00%	2.74%	3.20%	0.19%	1.62%	0.90%
75% or more	0.23%	1.13%	1.44%	0.74%	0.45%	0.05%	0.76%	0.15%
Union presence								
No union employees	0.30%	0.83%	1.21%	0.86%	0.65%	0.07%	0.63%	0.24%
Has union employees	0.23%	6.14%	7.91%	4.00%	0.19%	0.05%	3.93%	0.14%
Percent low-wage employees								
50% or more low-wage	0.85%	1.40%	1.95%	2.15%	2.19%	0.19%	1.17%	0.75%
Less than 50% low-wage	0.23%	0.99%	1.28%	0.82%	0.34%	0.05%	0.69%	0.13%
Percent women employees								
Less than 25%	0.61%	1.44%	2.03%	1.29%	0.76%	0.17%	1.06%	0.39%
25-49 %	0.56%	2.40%	2.75%	1.74%	1.86%	0.07%	1.59%	0.44%
50-74 %	0.48%	1.84%	2.70%	1.88%	1.09%	0.08%	1.37%	0.33%
75% or more	0.61%	1.36%	2.21%	1.89%	0.80%	0.12%	1.17%	0.34%
Percent age 50 or older employees								
Less than 25%	0.51%	1.30%	1.63%	1.27%	1.22%	0.12%	0.90%	0.45%
25-49 %	0.25%	1.87%	2.16%	1.15%	0.26%	0.05%	1.29%	0.11%
50-74 %	0.80%	1.95%	3.29%	2.12%	0.79%	0.26%	1.57%	0.49%
75% or more	2.09%	1.86%	5.41%	4.96%	1.37%	0.21%	1.83%	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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